

# Managing during an emergency: Tips for individuals

When an emergency happens, do your best to take care of yourself as well as your finances. Below are some tips on how to manage during an emergency. Use the ones that are right for your situation and speak to a trusted professional.

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## Focus on your core expenses.

- Having a budget can help you focus on your core expenses. Make a list of how much you need each month for your most important needs, like: housing costs, groceries, medicine, transportation.
- When you know how much you need for your core expenses, you can plan for the rest of your budget.

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## Make a list of your sources of income.

- If you're receiving a paycheque, review how much money you'll need to put towards this month's expenses. Next, review your budget and see if there is any left for next month.
- Check government websites for up-to-date information about benefits payments (i.e. [Canada Child Benefit](#), [GST/HST Credit](#), [Canada Workers Benefit](#), [Employment Insurance](#)), payment dates, and any expected changes.
- Consider [benefits for emergency relief](#) and [social assistance programs](#) that you may be eligible for according to financial need.

## Look for ways to trim expenses

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- Take action where you can, to reduce spending. Focus on 'needs' more than 'wants.'
- Try shopping at different stores, sharing resources with friends, using coupons, and asking your friends if they have any tips that have worked well for them.
- Try to match up your expenses with the times you'll be getting money in.

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## Use your emergency savings

- If you have an emergency fund set aside for short term needs, consider using it now.
- Using savings may be better for you in the long run than using credit or going further into debt.

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## Talk to your creditors

- If you think you're going to miss a bill payment, contact your creditors to negotiate a new payment schedule – before it's due.
- Find out if there are emergency assistance programs in your area, such as energy support programs, mortgage relief, renter's assistance, and others.

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## Keep in touch with friends and family

- Keeping in contact with friends and family is one of the most important things you can do during an emergency.
- Sharing stories and finding reasons to smile or laugh can feel hard some days, but is worth it.

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## Ask for help

- Remember that you are not alone and support is out there.
- Your local community agency or city staff may be able to refer you to trusted debt management programs, health or mental health supports, food banks, or other types of help.

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## Make decisions one at a time

- When you're going through an emergency there are a lot of decisions to make and many needs to meet. Remind yourself that you're doing your best.
- Try not to make decisions too quickly, and seek professional guidance if you need to.

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## Find something positive to hold on to, each day

- It's likely that these hard times are temporary, and better days are coming. Until then, remind yourself of something good every day – even if it's small.